PROVINCE OF BRITISH COLUMBIA

THIRTEENTH ANNUAL REPORT

of the business done in pursuance of the

PUBLIC SERVICE BENEFIT PLAN ACT

YEAR ENDED MARCH 31

1989

Queen's Printer for British Columbia ©
Victoria, 1990

90-05413/

British Columbia Cataloguing in Publication Data

Main entry under title:
Annual report of the business done in pursuance of the Public service benefit plans act. — 4th (1980)–

Title varies slightly.
Report submitted by the Superannuation Commissioner, 1980–
Report year ends Mar. 31.
1977–1979 not published.
ISSN 0229-0952

1. Insurance, Group — British Columbia — Periodicals. 2. Insurance, Health — British Columbia — Periodicals. 3. Insurance, Dental — British Columbia — Periodicals. 4. Civil Service pensions — British Columbia — Periodicals. I. British Columbia. Superannuation Commission.

JL432.Z2A34 354'.711'001234

To: The Honourable DAVID LAM,
Lieutenant-Governor of the Province of British Columbia

MAY IT PLEASE YOUR HONOUR:

The undersigned respectfully submits the Annual Report of the business done under the *Public Service Benefit Plan Act* during the fiscal year ended March 31, 1989.

CAROL GRAN
Minister of Government Management Services
and Minister Responsible for
Women's Programs

Office of the Minister of
Government Management Services
and Minister Responsible for
Women's Programs
Victoria, British Columbia
April 6, 1990

The Honourable Carol Gran
Minister of Government Management Services
and Minister Responsible for
Women's Programs
Victoria, British Columbia

MADAM:

I have the honour to lay before you the Annual Report of the business done under the *Public Service Benefit Plan Act* during the fiscal year ended March 31, 1989.

Respectfully submitted,

JOHN W. COOK
Superannuation Commissioner

April 6, 1990

PUBLIC SERVICE BENEFIT PLAN ACT

TABLE OF CONTENTS

PART I GROUP LIFE INSURANCE PLAN

For the Year
April 1, 1988 to March 31, 1989

PART II LONG TERM DISABILITY PLAN

For the Year
April 1, 1988 to March 31, 1989

PART III EXTENDED HEALTH CARE AND DENTAL PLANS

For the Year
April 1, 1988 to March 31, 1989

PART IV PRE-RETIREMENT LEAVE, RETIREMENT ALLOWANCE AND DEATH GRATUITY BENEFITS

For the Year
April 1, 1988 to March 31, 1989

PART I

GROUP LIFE INSURANCE PLAN

For the Year
April 1, 1988 to March 31, 1989

GROUP LIFE INSURANCE PLAN
SUMMARY OF PREMIUMS AND BENEFITS

For the Year
April 1, 1988 to March 31, 1989

Premiums: The premiums paid under policy 6878GL(3) during the period were:

(a) $.46 per $1,000 per month for insurance where the employee was formerly insured under policy 6878GL(1),

(b) $.57 per $1,000 per month for insurance where the employee was formerly insured under policy 6878GL(2),

(c) $.75 per employee per month for insurance where the employee was formerly insured under policy G65-1325, and

(d) $.24 per $1,000 per month for insurance for all other employees.[1]

Benefits: The benefits under the policy are described below. An employee can be insured under only one of the (a), (b) and (d) below. Additionally, if the employee is insured under either (a) or (b) below then the employee may also elect voluntarily to be insured under (c) below.

(a) **Employees Insured Under Former Policy 6878GL(1)**
The amount of insurance is determined from a schedule based on the employee's monthly earnings. The minimum amount of insurance is $3,000, the maximum $20,000.

(b) **Employees Insured Under Former Policy 6878GL(2)**
The amount of insurance for each employee is $5,000.

(c) **Employees Insured Under Former Policy G65-1325**
The amount of insurance is determined from a schedule based on the employee's attained age. The minimum amount of insurance is $300, the maximum $10,000. The amount of insurance reduces as the employee gets older.

(d) **All other Employees**
The amount of insurance for each full-time employee is equal to 200%[2] of the employee's annual earnings rounded to the next higher multiple of $1,000. The minimum amount of insurance is $40,000[3] . Employees of the B.C. Ferry Corporation have a minimum coverage of $25,000[3].

Carrier: The Great-West Life Assurance Company underwrites policy 6878GL(3).

---

[1] Reduced to $.21 effective January 1, 1989.
[2] 300% effective January 1989 for employees in Government not represented by a bargaining unit.
[3] $50,000 effective January 1989

GROUP LIFE INSURANCE PLAN

SCHEDULE NO. 1

DEATH CLAIMS ANALYSIS

For the Year

April 1, 1988 to March 31, 1989

Total Amount of Claims	$5,720,000
Total Number of Claims	
Male	78
Female	23
	101

	Number	Amount of Claim
		$
Age at Death		
Under 30 Years	1	40,000
30–39 Years	12	768,000
40–49 Years	22	1,380,000
50–59 Years	29	1,600,000
60 Years and Over	37	1,932,000
	101	5,720,000
Length of Service		
Less than 10 Years	19	1,077,000
10–19 Years	48	2,714,000
20–29 Years	20	1,136,000
30 Years and Over	14	793,000
	101	5,720,000

GROUP LIFE INSURANCE PLAN

SCHEDULE NO. 2

RECORD OF DEATH CLAIMS BY DATE OF DEATH

For the Year
April 1, 1988 to March 31, 1989

No. by Date of Death	Name of Employee	Age	Service (Years)	Date of Death	Amount of Claim	Date Paid
					$	
1.	ARNOLD, Robert Wayne	41	14	04 04 88	48,000	08.17.88
2.	GODIN, Mary Lorna (Mrs.)	58	14	04 09 88	44,000	06.10.88
3.	DURIEUX, Cornelius J.	62	26	04 10 88	77,000	06.27.88
4.	HLAVAC, Vaclav	63	14	04 21 88	57,000	07.29.88
5.	BUTSON, Robert C.	45	22	04 27 88	62,000	06.27.88
6.	CAMPBELL, Peter Alexander	45	5	04 27 88	91,000	08.02.88
7.	CHESTER, Thomas Mathew	57	12	04 30 88	48,000	07.08.88
8.	MAZZEI, Florence Rita (Mrs.)	57	7	05 01 88	46,000	07.07.88
9.	DUFFELS, Leonard Joseph	36	13	05 02 88	67,000	07.27.88
10.	NEWMAN, Grant Edward	64	21	05 03 88	49,000	08.16.88
11.	WILKINSON, Arthur John	61	25	05 05 88	40,000	06.16.88
12.	HILL, David Wm. George	48	13	05 07 88	71,000	06.27.88
13.	PRICE, James G.	60	9	05 12 88	47,000	07.08.38
14.	CHAMBERS, Debra Carol (Mr)	32	1	05 18 88	40,000	07.28.88
15.	WILLIAMS, Randal	65	22	05 19 88	43,000	10.11.88
16.	YUNG, Harold H.K.	58	19	05 20 88	78,000	06.27.88
17.	ANDERSON, Gavan G.	52	32	05 31 88	63,000	07.29.88
18.	BROMMELAND, Kenneth	57	9	06 05 88	75,000	01.03.89
19.	FIELD, Evelyn H. (Mrs.)	54	12	06 06 88	46,000	08.17.88
20.	BREITENBACH, Arnold F.	63	31	06 07 88	41,000	10.05.88
21.	YOUNG, Valerie J. (Ms.)	54	19	06 09 88	42,000	07.29.88
22.	McKAY, John William	51	34	06 10 88	47,000	08.17.88
23.	RYDER, Henry Ford	62	15	06 10 88	47,000	08.11.88
24.	VANDER MEER, Gerardus	59	22	06 12 88	57,000	09.02.88
25.	CARON, Eyvorine Catherine (Mrs.)	44	14	06 14 88	54,000	07.29.88
26.	McKAY, William Edwin	43	13	06 17 88	72,000	07.12.89
27.	SMITH, Alexander Hugh	64	10	06 17 88	46,000	09.02.88
28.	BUSTIN, Frederic Paul	36	1	06 22 88	60,000	09.02.88
29.	DEANS, Mildred (Mrs.)	60	9	06 24 88	50,000	07.28.88
30.	THOMAS, William Allan	42	8	07 05 88	47,000	09.15.88
31.	McRAE, Raymond Leslie	60	18	07 08 88	41,000	01.04.89
32.	DYER, Beverly Anne (Mrs.)	25	2	07 15 88	40,000	09.15.88
33.	KLINGER, Horst	37	16	07 17 88	44,000	11.29.89
34.	GAMBLE, George	57	16	07 18 88	89,000	10.27.88
35.	DANDENAULT, Norman J.	49	23	07 23 88	99,000	10.27.88
36.	BELL, George	61	38	07 28 88	40,000	01.11.89
37.	KOWALSKI, Mike E.L.	63	14	07 31 88	42,000	10.05.88
38.	PALMER, Garth A.	39	13	08 07 88	63,000	01.23.89
39.	CROMBIE, Bruce W.	44	14	08 08 88	83,000	10.27.88
40.	McLEOD, John Victor	56	7	08 08 88	48,000	10.03.88
41.	PHILLIPS, Donna E. (Mrs.)	41	8	08 14 88	52,000	09.15.88
42.	DELONG, George	42	23	08 17 88	55,000	01.17.89
43.	YAKELASHEK, Lia Maria (Mrs.)	35	14	08 25 88	50,000	12.07.88
44.	HURN, David Robert	64	33	08 30 88	95,000	01.03.89
45.	BERGLUND, Mervin V.	56	19	09 02 88	62,000	11.24.88
46.	LINTON, Terry W.	30	3	09 05 88	51,000	03.01.89
47.	DAINARD, Stanley R.	57	23	09 10 88	46,000	07.19.89
48.	HAMILTON, Melvin	59	31	09 10 88	44,000	01.23.89
49.	SPENCER, John G.	62	12	09 10 88	87,000	11.24.88
50.	ANDERSON, Thomas	60	15	10 02 88	62,000	12.13.88
51.	WILSON, William	64	35	10 21 88	87,000	02.01.89
52.	GOODROW, Joyce (Mrs.)	62	37	10 22 88	48,000	01.11.89
53.	KONDOR, Ilmar	39	14	10 30 88	78,000	12.20.88
54.	ROY, Georges J.L.	46	9	10 31 88	90,000	01.11.89
55.	GEORGE, Linda Mary (Mrs.)	45	14	11 03 88	61,000	01.03.89
56.	ARMSTRONG, William	50	13	11 04 88	59,000	02.01.89
57.	DORAN, Malcolm	61	16	11 04 88	62,000	01.23.89
58.	MARTIN, Frederick	62	20	11 11 88	44,000	01.11.89
59.	BROWN, David Stanley	51	26	11 12 88	47,000	01.04.89
60.	DICK, William Frederick	49	31	11 14 88	59,000	01.23.89

GROUP LIFE INSURANCE PLAN

SCHEDULE No. 2 — *Continued*

RECORD OF DEATH CLAIMS BY DATE OF DEATH

For the Year
April 1, 1988 to March 31, 1989

No. by Date of Death	Name of Employee	Age	Service (Years)	Date of Death	Amount of Claim	Date Paid
					$	
61.	DONALDSON, David J.	63	35	11 15 88	61,000	04.21.89
62.	VANDERVEEN, Sarah (Mrs.)	58	10	11 18 88	63,000	01.03.89
63.	HOOTZ, Shirley Anne (Mrs.)	45	5	11 20 88	40,000	02.01.89
64.	MILLER, Gilbert F.	57	20	11 20 88	51,000	02.14.89
65.	SIMPSON, Georgina Evelyn (Mrs.)	63	10	11 21 88	42,000	01.11.89
66.	SARGENT, Glen K.	63	15	11 22 88	53,000	02.21.89
67.	PHILLIPS, Patricia (Ms.)	59	14	11 23 88	41,000	03.14.89
68.	COTTINI, Allan Bruce	32	13	12 01 88	61,000	02.28.89
69.	McCULLOCH, Norman W.J.	60	23	12 03 88	53,000	10.13.89
70.	HALL, Herbert	61	12	12 07 88	59,000	02.01.89
71.	CHAPMAN, John H.	47	12	12 14 88	57,000	02.14.89
72.	AMEY, Edward	61	29	12 15 88	58,000	03.31.89
73.	EDGAR, John Leslie	56	33	12 22 88	42,000	03.10.89
74.	RAINEY, Christopher	51	21	12 22 88	90,000	03.07.89
75.	HURST, William	57	14	12 23 88	35,000	02.28.89
76.	TURNBULL, Audrey (Mrs.)	54	14	12 25 88	46,000	02.01.89
77.	YEARWOOD, Margaret (Mrs.)	64	15	12 26 88	55,000	02.01.89
78.	JENKINS, Jean (Mrs.)	48	13	12 28 88	57,000	02.14.89
79.	MAJOR, Christopher	33	9	12 29 88	49,000	02.28.89
80.	RICHDALE, John Robert	64	25	12 30 88	51,000	03.31.89
81.	DAYUS, Frederick	68	8	01 06 89	5,000	03.31.89
82.	PATTON, Donald	60	20	01 14 89	50,000	04.21.89
83.	VACHERESSE, Violet (Mrs.)	61	9	01 17 89	41,000	03.09.89
84.	ABRAMSON, Eric	63	37	01 19 89	40,000	07.12.89
85.	FLAJAK, Mijo	63	16	01 22 89	55,000	03.07.89
86.	DODDS, Berten	48	22	01 30 89	55,000	10.11.89
87.	CAMPBELL, Joseph Conran	43	16	02 02 89	52,000	03.31.89
88.	FELL, Richard	62	23	02 04 89	50,000	03.30.89
89.	MURPHY, P. Shane	40	17	02 06 89	59,000	03.14.89
90.	HUTCHINSON, Olga (Mrs.)	59	16	02 14 89	50,000	05.05.89
91.	SKELDING, Ann (Mrs.)	37	3	02 17 89	60,000	04.21.89
92.	PLEYM, Helen (Mrs.)	54	11	02 21 89	62,000	
93.	TATE, Bruce	57	34	02 28 89	76,000	04.21.89
94.	BOYLE, John	60	21	03 12 89	59,000	07.12.89
95.	MAH, Douglas	62	14	03 16 89	45,000	05.30.89
96.	GRAHAM, Kenneth	49	18	03 19 89	66,000	09.11.89
97.	RAMSAY, James B.	39	8	03 20 89	145,000	08.14.89
98.	SMITH, Charles	59	16	03 22 89	53,000	05.30.89
99.	FOWLSTON, Heather Lee (Ms.)	40	17	03 24 89	50,000	05.30.89
100.	FALK, William	59	18	03 25 89	50,000	05.30.89
101.	HILLS, Marie (Mrs.)	60	32	03 28 89	50,000	07.12.89

GROUP LIFE INSURANCE PLAN

SCHEDULE No. 3

Record of Death and Dismemberment Claims From Records of the Great-West Life Assurance Company Claims Reported and Charged to the Experience of the Government of British Columbia

During the Policy Year	Number of Claims	Amount of Death Claims Paid	Amount of Dismemberment Claims Paid (Recovered)	Conversion Charges	Disabled Life Reserve Charges (Recoveries)
		$	$	$	$
1960–1961	26	115,000		130	2,250
1961–1962	40	188,000		1,365	12,000
1962–1963	41	174,000		292	5,250
1963–1964	38	173,000		975	(182)
1964–1965	36	181,000		2,470	10,957
1965–1966	59	305,000		1,495	390
1966–1967	43	208,000		1,950	12,750
1967–1968	67	419,000		1,300	10,500
1968–1969	58	558,000		2,600	28,500
1969–1970	66	593,000		1,235	44,250
1970–1971	66	599,000		1,170	109,000
1971–1972	72	684,000		4,615	88,200
1972–1973	89	1,052,000		4,562	90,700
1973–1974	86	1,112,000		5,100	9,830
1974–1975	66	932,500		6,262	68,920
1975–1976	97	2,040,500		4,875	237,025
1976–1977	109	3,229,000		5,325	371,856
1977–1978	99	3,667,000		16,200	(366,981)
1978–1979	98	3,510,000		12,250	(16,500)
1979–1980	76	3,054,000		2,940	(569,285)
1980–1981	129	5,325,000	78,000	10,020	(115,500)
1981–1982	117	5,452,000	19,000	9,015	(34,750)
1982–1983	128	6,068,000	39,500	12,130	(125,750)
1983–1984	141	6,737,000	73,000	11,360	(100,250)
1984–1985	103	5,228,325	29,000	29,970	(222,500)
1985–1986	119	5,926,000	(26,000)	26,450	(105,000)
1986–1987	118	6,585,000	20,000	11,420	(72,250)
1987–1988	107	5,724,000	66,000	52,683	(88,750)
1988–1989	101	5,720,000	50,000	3,059	(27,250)

GROUP LIFE INSURANCE PLAN

SCHEDULE No. 4

FINANCIAL SUMMARY

For the Year Ended March 31, 1989

	1989	1988
	$	$
REVENUE		
Premiums	6,256,613	6,248,492
Interest received	599,546	471,600
Interest on cash flow	18,179	68,593
	6,874,338	6,788,685
EXPENDITURES		
Death claims	5,720,000	5,724,000
Dismemberment claims (recoveries)	50,000	66,000
Conversion charges	3,059	52,683
Interest on claims payments	81,272	89,722
Assurance company retention[1]	274,525	277,819
	6,128,856	6,210,224
NET INCREASE IN FUND BALANCE	745,482	578,461
FUND BALANCE AT BEGINNING OF YEAR	4,768,447	4,189,986
FUND BALANCE AT END OF YEAR	5,513,929	4,768,447

	CLAIMS FLUCTUATION RESERVE	DISABLED LIFE RESERVE[2]	SURPLUS	FUND BALANCE
	$	$	$	$
BEGINNING BALANCE	1,562,123	423,250	2,783,074	4,768,447
INCREASE (DECREASE)	2,030	(27,250)	770,702	745,482
ENDING BALANCE	1,564,153	396,000	3,553,776	5,513,929

[1] (2.31% of billed premiums plus 2.29% of incurred claims, 2.30% and 2.30% respectively for 1987/88).

[2] This reserve was established for waiver of premium claimants:

(a) from former policies 6878GL(1) and 6878GL(2) and

(b) from policy 6878GL(3) when the claimant is not receiving a benefit from the Long Term Disability Plan.

GROUP LIFE INSURANCE PLAN

SCHEDULE No. 5

Comparative Statistics — July 1, 1960 to March 31, 1989

Policy Year	Number of Contributors	Amount of Coverage	Premium and Other Income	Incurred Claims and Conversion Charges	Retention by Insurance Company	Claims Fluctuation Reserve	Disabled Life Reserve	Surplus
		$	$	$	$	$	$	$
1960–1961	8,482	35,973,000	162,399	127,968	9,565			24,866
1961–1962	8,457	36,939,000	175,309	202,207	8,264			(35,162)
1962–1963	8,774	40,669,000	193,188	180,465	9,575			3,148
1963–1964	9,193	44,380,000	215,961	175,278	10,237			30,446
1964–1965	9,523	48,605,000	239,748	195,978	10,416			33,354
1965–1966	11,317	59,576,000	349,075	314,013	14,553			20,509
1966–1967	13,641	73,874,000	398,959	224,982	13,246			158,731
1967–1968	13,973	119,262,000	484,965	434,311	20,169			30,485
1968–1969	15,138	144,094,900	738,368	602,922	28,015			107,431
1969–1970	15,704	162,803,400	849,565	642,158	30,829			176,578
1970–1971	15,938	182,162,700	946,321	729,592	34,394			182,335
1971–1972	18,470	211,873,300	1,121,259	789,673	37,494			294,092
1972–1973	18,923	243,209,600	1,241,971	1,150,716	47,383			43,872
1973–1974	20,396	265,483,600	1,424,228	1,124,821	48,999			250,408
1974–1975	21,867	345,670,600	1,729,867	977,514	49,659			702,694
1975–1976	28,182	816,772,000	3,026,497	2,448,094	115,605	196,530		266,268
1976–1977	29,215	938,473,000	3,499,562	3,725,483	158,902	(20,201)		(364,622)
1977–1978	33,711	1,190,567,000	3,918,186	2,863,720	150,257	805,853		98,356
1978–1979	34,551	1,256,400,000	4,633,701	3,459,406	178,330	414,318		581,647
1979–1980[1]	37,106	1,447,354,000	3,466,922	2,644,270	140,742	(95,049)	1,288,000	(511,041)
1980–1981	38,093	1,620,202,000	5,839,663	5,413,020	238,078	157,263	(115,500)	146,802
1981–1982	39,679	1,857,253,000	6,607,403	5,480,015	339,413	106,390	(34,750)	716,335
1982–1983	41,669	2,093,707,000	7,120,745	6,119,630	273,471	57,774	(125,750)	795,620
1983–1984	39,645	2,006,516,000	6,619,581	6,821,360	289,523	(91,849)	(100,250)	(299,203)
1984–1985	37,562	1,975,040,000	5,822,111	5,287,295	258,813	(84,357)	(222,500)	1,011,249
1985–1986	37,129	1,988,291,000	6,318,701	5,926,450	272,426	6,256	(105,000)	218,569
1986–1987	37,213	2,055,453,000	6,399,599	6,616,420	290,354	33,707	(72,250)	(468,632)
1987–1988	36,725	2,117,779,000	6,698,963	5,842,683	277,819	75,485	(88,750)	591,726
1988–1989	36,295	2,555,279,000	6,793,066	5,773,059	274,525	2,030	(27,250)	770,702

[1] The anniversary date was changed from August 1 to April 1 so that 1979/80 experience is only for an eight (8) month period.

GROUP LIFE INSURANCE PLAN

SCHEDULE NO. 6

NATIONAL LIFE POLICY G65-1325

Comparative Statistics — October 1, 1965 to March 31, 1989

Policy Year	Number of Contributors	Premium Per Year	Number of Claims	Total Amount of Claims Incurred
		$		$
1965–1966	7,270	45,939	17	38,425
1966–1967	7,899	70,154	17	46,450
1967–1968	8,853	73,364	41	67,370
1968–1969	9,277	82,314	36	78,665
1969–1970	9,782	86,260	32	64,410
1970–1971	10,008	88,790	42	65,605
1971–1972	11,577	100,968	40	88,455
1972–1973	12,082	106,974	61	116,480
1973–1974	13,113	113,438	54	116,430
1974–1975	14,196	123,675	36	86,860
1975–1976	1,523	72,570	27	57,410
1976–1977	770	14,001	8	20,270
1977–1978	146	5,312	2	1,225
1978–1979	13	300	1	390
1979–1980	8	39	–	–
1980–1981	–	–	–	–
1981–1982	–	–	1	420
1982–1983	–	–	1	1,202
1983–1984	–	–	–	–
1984–1985	–	–	2	1,110
1985–1986	–	–	–	–
1986–1987	–	–	–	–
1987–1988	–	–	1	575
1988–1989	–	–	–	–

Effective September 30, 1979 the active contributors were transferred to policy 6878GL(3) issued by the Great-West Life Assurance Company. The Waiver of Premium claimants continued under policy G65-1325 issued by the National Life Assurance Company. At March 31, 1989 there were 3 claimants insured for $1,225.00 on which a $71 reserve is being held.

PART II

LONG TERM DISABILITY PLAN

For the Year
April 1, 1988 to March 31, 1989

LONG TERM DISABILITY PLAN
SUMMARY OF PREMIUMS AND BENEFITS

For the Year
April 1, 1988 to March 31, 1989

Financing: The benefits are self insured by the Province of British Columbia and participating Crown Corporations. A reserve fund is being accumulated to ensure that the long term liabilities accruing under the Plan are appropriately funded.

Benefits: A monthly benefit is paid to an employee who has been totally disabled for a continuous six month period or seven months if the employee is entitled to seven months of STIIP.

The monthly Long Term Disability benefit:

(a) when an employee has a sick bank balance, the sick bank is used on a day-for-day basis. The employee receives his/her full monthly earnings as at the date of disability. This benefit continues until the sick bank is exhausted.

(b) when an employee has no sick bank or after the sick bank balance is exhausted, a monthly benefit is paid equal to the sum of:

(i) 66⅔%[1] of the first $1,900[2] of basic monthly earnings, and
(ii) 50% of the basic monthly earnings in excess of $1,900.

Claims Administrator: Great-West Life Assurance Company

---

[1] 68.3% where provided by employer directive or Collective Agreement.
[2] $2,200 where provided by employer directive or Collective Agreement.

Legislative Assembly
Province of British Columbia

AUDITOR GENERAL

8 Bastion Square
Victoria
British Columbia
V8V 1X4
Telephone: (604) 387-6803
Fax: (604) 387-1230

AUDITOR'S REPORT

To the Superannuation Commissioner, and

To the Minister of Government Management Services and Minister Responsible for Women's Programs, Province of British Columbia

I have examined the balance sheet of the Province of British Columbia Long Term Disability Fund as at March 31, 1989 and the statements of changes in fund balance and changes in claims liabilities for the year then ended. My examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as I considered necessary in the circumstances, except as explained in the following paragraph.

The financial statements include, as unreported claims liabilities, an estimate of the capitalized values of disability benefits for potential claims which have occurred prior to the year end but which have not been reported as at that date. The estimate is calculated using an insurance industry formula modified for the Province of British Columbia Long Term Disability Fund. Results of applying the formula suggest that refinements are required to produce a more accurate estimate of unreported claims liabilities. Management plans to re-examine the formula used but does not expect the re-examination to be concluded on a timely basis. As a result, I was unable to determine whether any adjustments might be necessary to unreported claims liabilities, claims liabilities, claims expense and unreported claims expense.

In my opinion, except for the effects of the adjustments, if any, which I might have determined to be necessary had I been able to satisfy myself with respect to the balance of unrecorded claims liabilities described in the preceding paragraph, these financial statements present fairly the financial position of the Fund as at March 31, 1989 and the changes in the fund balance and claims liabilities for the year then ended in accordance with the accounting principles described in note 2 to the financial statements.

George L. Morfitt, F.C.A.
Auditor General

Victoria, British Columbia
September 29, 1989

BRITISH COLUMBIA PUBLIC SERVICE
LONG TERM DISABILITY FUND
BALANCE SHEET

As at March 31, 1989

	1989	1988 (unaudited)
	($ Thousands)	
ASSETS		
Cash	376	200
Accounts receivable	307	327
Accrued interest	394	390
Investments (Note 4)	63,826	57,372
Deferred loss on sale of investment (Note 5)	2	2
	64,905	58,291
LIABILITIES		
Accounts payable and accrued liabilities	2,608	2,195
Claims liabilities (Note 3)	70,232	48,468
	72,840	50,663
FUND BALANCE		
	(7,935)	7,628
	64,905	58,291

The eight accompanying notes are an integral part of these financial statements.

APPROVED BY:

John W. Cook, F.C.I.A.
Superannuation Commissioner

Victor Barwin, C.A.
Director, Finance, Superannuation Commission

BRITISH COLUMBIA PUBLIC SERVICE
LONG TERM DISABILITY FUND
STATEMENT OF CHANGES IN CLAIMS LIABILITIES
For the Year Ended March 31, 1989

	Province of B.C.	B.C. Buildings Corp.	B.C. Systems Corp.	B.C. Ferry Corp.	B.C. Transit	Emergency Health Services	Independent Councils	1989 Total	1988 Total
				($ Thousands)					(unaudited)
CLAIMS LIABILITIES INCREASED BY	$	$	$	$	$	$	$	$	$
Disabled life claims expense	19,626	535	56	1,772		74		22,063	7,761
Unreported claims expense	8,839	(36)	1	483		(51)		9,236	(4,645)
Claims expense (Note 3)	28,465	499	57	2,255		23		31,299	3,116
CLAIMS LIABILITIES DECREASED BY									
Claims payments	8,285	328	39	820		63		9,535	11,085
NET INCREASE (DECREASE) IN CLAIMS LIABILITIES	20,180	171	18	1,435		(40)		21,764	(7,969)
CLAIMS LIABILITIES AT BEGINNING OF YEAR	42,656	2,267	86	3,135		324		48,468	56,437
CLAIMS LIABILITIES AT END OF YEAR	62,836	2,438	104	4,570		284		70,232	48,468
REPRESENTED BY									
Disabled life claims liabilities	49,858	2,081	71	3,550		235		55,795	43,268
Unreported claims liabilities	12,978	357	33	1,020		49		14,437	5,200
	62,836	2,438	104	4,570		284		70,232	48,468

BRITISH COLUMBIA PUBLIC SERVICE
LONG TERM DISABILITY FUND
STATEMENT OF CHANGES IN FUND BALANCE
For the Year Ended March 31, 1989

	Province of B.C.	B.C. Buildings Corp.	B.C. Systems Corp.	B.C. Ferry Corp.	B.C. Transit	Emergency Health Services	Independent Councils	1989 Total	1988 Total
					($ Thousands)				(unaudited)
FUND BALANCE INCREASED BY	$	$	$	$	$	$	$	$	$
Employers' contributions	9,695	246	169	1,126		4	4	11,244	12,656
Income from investments	5,307	139	130	446	33	8	15	6,078	4,808
Total Increase	15,002	385	299	1,572	33	12	19	17,322	17,464
FUND BALANCE DECREASED BY									
Claims expense (Note 3)	28,465	499	57	2,255		23		31,299	3,116
Contributions to other employee benefit plans	1,006	52	4	83		4		1,149	1,106
Claims administration	244	8	1	20		1		274	311
Claims Review Committee	58		1	2				61	62
Rehabilitation programs	102							102	170
Total Decrease	29,875	559	63	2,360		28		32,885	4,765
NET INCREASE (DECREASE) IN FUND BALANCE	(14,873)	(174)	236	(788)	33	(16)	19	(15,563)	12,699
FUND BALANCE AT BEGINNING OF YEAR	5,955	(914)	1,171	1,198	318	(250)	150	7,628	(5,071)
FUND BALANCE AT END OF YEAR	(8,918)	(1,088)	1,407	410	351	(266)	169	(7,935)	7,628
	(Note 6)				(Note 7)				

BRITISH COLUMBIA PUBLIC SERVICE LONG TERM DISABILITY FUND NOTES TO FINANCIAL STATEMENTS

For the Year Ended March 31, 1989

1. DESCRIPTION OF THE LONG TERM DISABILITY PLAN

The following general description of the Long Term Disability Plan is provided for general information only. For more complete information, reference should be made to each participating employers' plan.

(a) General

The plan is paid for by the participating employers and provides for the continuation of income in the event that an eligible employee of the Province of British Columbia or sponsoring organization becomes totally disabled due to illness or injury.

(b) Contributions

The Province of British Columbia's contributions match its share of the expenditures from the Fund. Sponsoring organizations contribute a percentage (.25% – 1.50%) of their employees' salaries, as determined by the Superannuation Commissioner, to the Fund.

(c) Disability Benefits

Benefits are payable to a disabled employee after the employee has been totally disabled for at least seven months. Upon application and approval by the Plan claims administrator, Great West Life Assurance Company, a monthly benefit of 68.3% on the first $1,900 of monthly earnings and 50% of monthly earnings above that is paid. Benefits are paid as long as the employee remains totally disabled and cease on the date the employee recovers, or at the end of the month in which the employee reaches normal retirement age, resigns or dies, whichever event occurs first.

Employees on long term disability continue to be covered by the Group Life Insurance Plan, Dental Plan, Extended Health Care Plan and Medical Services Plan. Any required employee contributions to these plans are paid by the Long Term Disability Plan on behalf of the employee.

2. SIGNIFICANT ACCOUNTING POLICIES

(a) General Information

These financial statements have been prepared on the accrual basis of accounting.

(b) Investments

(i) Units of Pooled Investment Portfolios are carried at the cost of acquisition adjusted by income attributed to the units. Income attributed to the units represents the Fund's share of investment income earned by the Portfolios and is realizable by the Fund upon the sale of the units.

(ii) Long-term bonds and notes are those purchased with a term in excess of one year. They are carried at cost of acquisition adjusted by the amortization of discounts and premiums on a constant yield basis over the remaining terms of the bonds and notes.

(c) Deferred Loss on Sale of Investment

Losses on disposal of long-term investments are deferred and amortized on a straight line basis over the lesser of the remaining terms of the investments or twenty years. The amortization is included in income from investments.

(d) Claims Liabilities and Claims Expense

(i) Disabled Life

The disabled life claims liabilities represent the capitalized values of future disability benefit payments awarded to current claim recipients. The capitalized value of disability benefit payments awarded to each claimant is recorded as a claims expense in the year the claim is approved.

(ii) Unreported

The unreported claims liabilities represent an estimate of the capitalized values of future disability benefit payments for claims occurring prior to the year end but which have not been reported as at that date. These liabilities are estimated at the end of each year and any change in the amount of the liabilities from the previous year end are recorded as a claims expense (recovery) in the year of change.

3. COST OF LIVING INCREASES

Prior to 1989, cost of living increases were recorded on an annual basis and at an amount which reflected only the current year's increases which had previously been approved on an ad hoc basis. Recently, the plan has been changed to provide that increases will occur at the same time and rate that wage increases will be provided to employees. Since future adjustments for each claimant are now promised in advance, they are estimated and recorded in the year that the claim is approved. As a result, in 1989 the disabled life claims liabilities and the disabled life claims expense have each increased by a total of $12,710,000 and the unreported claims liabilities have increased by $8,316,000.

4. INVESTMENTS

The book value of investments held at the end of the year was as follows:

	1989	1988 (Unaudited)
	($ Thousands)	
	$	$
Short-term investments		3,262
Units in Province of British Columbia Pooled Investment Portfolios	50,018	40,313
Long-term bonds and notes	13,808	13,797
	63,826	57,372

At March 31, 1989, the market value of the units was $49,963,317 (1988 - $40,334,567 unaudited) and the market value of the long-term bonds and notes was $13,033,801 (1988 — $13,623,499 unaudited).

5. DEFERRED LOSS ON SALE OF INVESTMENT

	1989	1988 (Unaudited)
	($ Thousands)	
	$	$
Balance at beginning of year	2	3
Amortization for the year	—	1
Balance at end of year	2	2

6. FUND BALANCE — PROVINCE OF BRITISH COLUMBIA

The Province of British Columbia's deficit of $8,918,000 represents the underfunding of the capitalized values of its claims liabilities. This deficit will be funded by future provincial contributions and interest income.

7. SUBSEQUENT EVENT

B.C. Transit arranged to administer its own long term disability plan. In July of 1989, B.C. Transit was paid its share of the unappropriated surplus plus interest. No payments on existing or future claims from B.C. Transit will be made against the Fund.

8. COMPARATIVE FIGURES

Certain 1988 figures have been reclassified to conform with the current year's presentation.

LONG TERM DISABILITY PLAN

SCHEDULE NO. 1

STATISTICAL SUMMARY – TOTAL BY MONTH

For the Year April 1, 1988 to March 31, 1989

Month	Number of New Claims Submitted	Number of Re-opened Claims	Number of Terminated Claims	Number of New Claims Declined	Number of Open Claims at Month End	Number of Claims on Which First Payment Made in Month	Number of Claims Starting New 12 Month Period
April, 1988	23	8	106	6	914	22	69
May	34	16	47	5	912	15	51
June	27	2	31	14	896	30	48
July	30	5	35	3	893	16	72
August	48	7	22	10	916	21	65
September	28	7	22	8	921	37	76
October	31	6	17	7	934	35	61
November	37	7	29	9	940	27	67
December	43	10	21	7	965	21	67
January, 1989	30	5	31	7	962	44	62
February	27	5	20	4	970	32	50
March	33	8	43	8	960	30	69
	391	86	424	88		330	757

PART III

EXTENDED HEALTH CARE
and
DENTAL PLANS

For the Year
April 1, 1988 to March 31, 1989

EXTENDED HEALTH CARE PLAN
SUMMARY OF PREMIUMS AND BENEFITS

For the Year
April 1, 1988 to March 31, 1989

Financing: The Extended Health Care Plan is financed on a "cost plus" basis, which consists of the cost of paid claims plus the administration charge.

Administration Charges: 2.1% of claims paid plus time, materials and interest costs.

Benefits: The Plan pays 80% of eligible expenses subject to an annual deductible of $25 as follows:

Charges for prescription drugs (integrated with Pharmacare).
Cost of emergency ambulance service.
Fees of a registered nurse where special duty acute care was required.
Fees of a Physiotherapist.
Fees of a Podiatrist.
Fees of a Chiropractor.
Fees of a Naturopathic Physician.
Reasonable charges for physicians in emergency cases while travelling outside British Columbia.
Hospital charges made for co-insurance in British Columbia.
"Out-of-province" charges in the event of emergency while travelling or on vacation.
"Eyeglass Option" including lenses or frames ($75 maximum). Employees of the B.C. Ferry Corporation have a maximum of $50[1].
"Hearing Aid Option" ($400 maximum). This option does not apply to employees of the B.C. Ferry Corporation[2].

Claims Administrator: Medical Services Association

---

[1] increased to $75 in December 1988
[2] no longer applicable as of December 1988

DENTAL PLAN
SUMMARY OF PREMIUMS AND BENEFITS

For the Year
April 1, 1988 to March 31, 1989

Financing: The Dental Plan is financed on a "cost-plus" basis.

Administration Charges: 2.1% of claims paid plus time, materials, and interest costs.

Benefits: The Plan pays a percentage of eligible expenses incurred by participating eligible employees for services provided under parts A, B and C as follows:

PART A

Diagnostic services.
Preventive services.
Endodontics.
Periodontic services.
Oral surgery.
Restorative services.
Prosthetic repair services and relines.

PART B

Crowns, bridges and dentures.

PART C

Orthodontics.

The percentage of eligible expenses covered for the following groups were:

	PART	
Management, British Columbia Government Employees' Union, Professional Employees Association, The Registered Psychiatric Nurses of British Columbia and British Columbia Nurses Union, Miscellaneous and Other Groups	A	100%
	B	60%
	C	50%
B.C. Ferry Corporation employees	A	100%
	B	50%[1]
	C	50%

Claims Administrator: Medical Services Association

[1] increased to 60% in December 1988

EXTENDED HEALTH CARE PLAN

SCHEDULE NO. 1

For the Year

April 1, 1988 to March 31, 1989

Group No.	Group Name	Total Claims	Total Administration	Grand Total
		$	$	$
10001	Regular Employees – B.C.G.E.U. and Management Executives in Government	1,693,793	35,571	1,729,363
10002	British Columbia Ferry Corporation – Unionized Employees	145,461	3,055	148,516
10003	Regular Employees – Liquor Distribution Branch	106,869	2,244	109,113
10004	Queen's Printer	5,241	110	5,351
10005	Industrial Relations Council	3,704	78	3,782
10006	Regular Employees – Registered Nurses and Registered Psychiatric Nurses Association	130,546	2,741	133,287
10007	Executive – Registered Psychiatric Nurses Association	–	–	–
10008	Members of the Legislative Assembly	2,447	51	2,498
10009	British Columbia Ferry Corporation – Non-Union Employees	13,168	276	13,444
10010	Regular Employees – Professional Employees Association	79,468	1,668	81,137
10011	British Columbia Buildings Corporation	61,137	1,284	62,421
10012	British Columbia Systems Corporation	36,399	764	37,163
10013	Foreign Services Employees	4,544	95	4,639
10014	Emergency Health Services Commission	2,315	49	2,364
10015	Auxiliary Employees – B.C.G.E.U. and Management Executives in Government	32,468	682	33,150
10016	Auxiliary Employees – Liquor Distribution Branch	14,424	303	14,727
10018	Auxiliary Employees – Registered Nurses and Registered Psychiatric Nurses Association	1,040	22	1,062
10019	LTD – B.C.G.E.U. and Management Executives in Government	119,679	2,513	122,192
10020	LTD – Professional Employees Association	1,895	40	1,935
10021	Benefits Bridge – Privatized Employees	3,591	75	3,666
10023	B.C. Steamship Company (1975) Ltd.	8,800	185	8,985
10024	LTD – Liquor Distribution Branch	12,560	264	12,824
10025	LTD – Registered Nurses and Registered Psychiatric Nurses Association	6,295	132	6,427
10026	LTD – British Columbia Buildings Corporation	6,442	136	6,578
10027	LTD – British Columbia Systems Corporation	291	6	297
10028	LTD – British Columbia Ferry Corporation	15,338	322	15,660
10029	LTD – Emergency Health Services Commission	663	14	677
10030	LTD – Queen's Printer	651	14	665
10033	LTD – Science Council	–	–	–
10034	Boards of Review	1,936	41	1,977
10035	LTD – Industrial Relations Council	–	–	–
10036	Essential Services Advisory Agency	–	–	–
10037	LTD – Essential Services Advisory Agency	–	–	–
10040	Science Council	688	14	702
10042	Auxiliary Employees – Professional Employees Association	471	10	481
10099	British Columbia Public Service Pensioners	945,400	19,853	965,253
	TOTALS	3,457,724	72,612	3,530,336

DENTAL PLAN

SCHEDULE NO. 2

FINANCIAL SUMMARY BY EMPLOYER GROUP

For the Year April 1, 1988 to March 31, 1989

Group No.	Group Name	Dental Claims Paid			Total Claims	Administration Charges	Total
		Plan A	Plan B	Plan C			
		$	$	$	$	$	$
10001	Regular Employees — B.C.G.E.U. and Management Executives in Government	10,089,004	3,318,007	778,343	14,185,354	297,893	14,483,247
10002	British Columbia Ferry Corporation — Unionized Employees	1,015,633	246,187	61,736	1,323,556	27,795	1,351,351
10003	Regular Employees — Liquor Distribution Branch	691,234	203,845	47,192	942,271	19,787	962,058
10004	Queen's Printer	33,002	15,763	2,622	51,387	1,079	52,466
10005	Industrial Relations Council	18,034	9,507	1,055	28,596	601	29,197
10006	Regular Employees — Registered Nurses and Registered Psychiatric Nurses Association	775,095	323,984	86,817	1,185,896	24,904	1,210,800
10007	Executive — Registered Psychiatric Nurses Association	—	—	—	—	—	—
10008	Members of the Legislative Assembly	22,271	12,274	2,705	37,250	782	38,032
10009	British Columbia Ferry Corporation — Non-Union Employees	70,547	23,068	4,718	98,333	2,065	100,398
10010	Regular Employees — Professional Employees Association	491,819	140,881	50,878	683,578	14,355	697,933
10011	British Columbia Buildings Corporation	356,700	100,978	30,877	488,555	10,260	498,815
10012	British Columbia Systems Corporation	235,976	62,227	10,256	308,459	6,478	314,937
10013	Foreign Service Employee	1,610	1,084	—	2,694	56	2,750
10014	Emergency Health Services Commission	18,736	3,848	221	22,805	479	23,284
10015	Auxiliary Employees — B.C.G.E.U. and Management Executives in Government	463,308	148,326	11,400	623,034	13,083	636,117
10016	Auxiliary Employees — Liquor Distribution Branch	142,969	50,140	9,347	202,456	4,252	206,708
10018	Auxiliary Employees — Registered Nurses and Registered Psychiatric Nurses Association	15,306	9,386	275	24,967	524	25,491
10019	LTD — B.C.G.E.U. and Management Executives in Government	198,893	100,161	5,853	304,907	6,403	311,310
10020	LTD — Professional Employees Association	2,808	—	75	2,883	60	2,943
10021	Benefits Bridge — Privatized Employees	38,671	6,802	778	46,251	971	47,222
10023	B.C. Steamship Company (1975) Ltd.	49,518	16,507	450	66,475	1,396	67,871
10024	LTD — Liquor Distribution Branch	28,568	7,788	875	37,231	782	38,013
10025	LTD — Registered Nurses and Registered Psychiatric Nurses Association	15,128	10,608	—	25,736	540	26,276
10026	LTD — British Columbia Buildings Corporation	14,310	5,204	200	19,714	414	20,128
10027	LTD — British Columbia Systems Corporation	832	1,161	—	1,993	42	2,035
10028	LTD — British Columbia Ferry Corporation	18,924	4,295	—	23,219	487	23,706
10029	LTD — Emergency Health Services Commission	804	261	—	1,065	22	1,087
10030	LTD — Queen's Printer	572	—	—	572	12	584
10033	LTD — Science Council	—	—	—	—	—	—
10034	Boards of Review	12,448	6,137	445	19,030	400	19,430
10035	LTD — Industrial Relations Council	—	—	—	—	—	—
10036	Essential Services Advisory Agency	—	—	—	—	—	—
10037	LTD — Essential Services Advisory Agency	—	—	—	—	—	—
10040	Science Council	2,845	1,272	—	4,117	86	4,203
10042	Auxiliary Employees — Professional Employees Association	3,279	960	—	4,239	90	4,329
	TOTALS	14,828,644	4,830,661	1,107,118	20,766,623	436,098	21,202,721

EXTENDED HEALTH CARE AND DENTAL PLANS

SCHEDULE No. 3

SUMMARY OF EMPLOYEES COVERED BY GROUP

As at March 31, 1989

Group No.	Group Name	Status 1	Status 2	Status 3	Total
10001	Regular Employees — B.C.G.E.U. and Management Executives in Government	4,999	6,168	10,102	21,269
10002	British Columbia Ferry Corporation — Unionized Employees	522	810	1,084	2,416
10003	Regular Employees — Liquor Distribution Branch	363	439	826	1,628
10004	Queen's Printer	14	24	31	69
10005	Industrial Relations Council	23	18	15	56
10006	Regular Employees — Registered Nurses and Registered Psychiatric Nurses Association	389	412	942	1,743
10007	Executive — Registered Psychiatric Nurses Association	—	—	—	—
10008	Members of the Legislative Assembly	3	29	28	60
10009	British Columbia Ferry Corporation — Non-Union Employees	20	64	69	153
10010	Regular Employees — Professional Employees Association	160	180	656	996
10011	British Columbia Buildings Corporation	120	245	399	764
10012	British Columbia Systems Corporation	121	129	238	488
10013	Foreign Service Employees	—	3	5	8
10014	Emergency Health Services Commission	5	5	24	34
10015	Auxiliary Employees — B.C.G.E.U. and Management Executives in Government	225	178	187	590
10016	Auxiliary Employees — Liquor Distribution Branch	126	86	134	346
10018	Auxiliary Employees — Registered Nurses & Registered Psychiatric Nurses Association	7	4	8	19
10019	LTD — B.C.G.E.U. and Management Executives in Government	217	306	175	698
10020	LTD — Professional Employees Association	1	—	2	3
10021	Benefits Bridge — Privatized Employees	73	141	287	501
10023	British Columbia Steamship Company (1975) Ltd.	—	—	—	—
10024	LTD — Liquor Distribution Branch	21	41	19	81
10025	LTD — Registered Nurses and Registered Psychiatric Nurses Association	16	21	9	46
10026	LTD — British Columbia Buildings Corporation	8	21	10	39
10027	LTD — British Columbia Systems Corporation	—	1	1	2
10028	LTD — British Columbia Ferry Corporation	19	35	12	66
10029	LTD — Emergency Health Services Commission	—	2	1	3
10030	LTD — Queen's Printer	1	—	—	1
10033	LTD — Science Council	—	—	—	—
10034	Boards of Review	—	7	18	25
10035	LTD — Industrial Relations Council	—	—	—	—
10036	Essential Services Advisory Agency	—	—	—	—
10037	LTD — Essential Services Advisory Agency	—	—	—	—
10040	Science Council	—	5	2	7
10042	Auxiliary Employees — Professional Employees Association	1	4	2	7
	TOTAL FOR DENTAL PLAN	7,454	9,378	15,286	32,118
10099	British Columbia Public Service Pensioners	5,428	8,668	633	14,729
	TOTAL FOR EXTENDED HEALTH CARE PLAN	12,882	18,046	15,919	46,847

Status 1 — Single Member
Status 2 — Member and One Dependent
Status 3 — Member and Two or More Dependents

PART IV

PRE-RETIREMENT LEAVE, RETIREMENT ALLOWANCE AND DEATH GRATUITY BENEFITS

For the Year
April 1, 1988 to March 31, 1989

PRE-RETIREMENT LEAVE, RETIREMENT ALLOWANCE AND DEATH GRATUITY BENEFITS

SUMMARY OF BENEFITS

For the Year
April 1, 1988 to March 31, 1989

Pre-Retirement Leave: A benefit, equivalent to 50% of the employee's accumulated sick bank credits, which may be taken, at the employee's option, as a Cash Payment or as Time-Off at mandatory retirement age or at time of early retirement if the employee is eligible for an immediate superannuation allowance under the *Pension (Public Service) Act.*

Retirement Allowance: A benefit paid to the employee, upon retirement, who has completed 20 years of continuous service and who is eligible for an immediate superannuation allowance under the *Pension (Public Service) Act.*

Death Gratuity: A benefit paid to the spouse, dependent, estate or group life insurance beneficiary of an employee who dies in service.

RETIREMENT ALLOWANCE AND DEATH GRATUITY

SCHEDULE NO. 1

STATISTICAL SUMMARY OF NUMBER OF EMPLOYEES RECEIVING BENEFITS – BY MINISTRY

For the Year
April 1, 1988 to March 31, 1989

Ministry	Retirement Allowance	Death Gratuity
Advanced Education and Job Training	3	–
Agriculture and Fisheries	18	2
Attorney General	119	6
Crown Lands	2	2
Economic Development (MIBI)	5	–
Education	9	–
Energy, Mines and Petroleum Resources	4	1
Environment	66	1
Finance and Corporate Relations	8	1
Forests	152	6
Government Management Services	20	1
Health	157	11
Labour and Consumer Services	9	1
Municipal Affairs, Recreation and Culture	18	–
Parks	2	–
Regional Development	1	–
Social Services and Housing	85	4
Solicitor General	5	1
Tourism and Provincial Secretary	5	1
Transportation and Highways	341	11
	1,029	49

RETIREMENT ALLOWANCE AND DEATH GRATUITY

SCHEDULE NO. 2

FINANCIAL SUMMARY — BY MINISTRY

For the Year
April 1, 1988 to March 31, 1989

Ministry	Retirement Allowance	Death Gratuity
	$	$
Advanced Education and Job Training	19,662	—
Agriculture and Fisheries	103,671	30,198
Attorney General	639,855	67,232
Crown Lands	8,740	33,978
Economic Development (MIBI)	21,368	—
Education	32,760	—
Energy, Mines and Petroleum Resources	36,927	15,967
Environment	406,969	18,898
Finance and Corporate Relations	45,007	17,585
Forests	1,146,226	61,003
Government Management Services	118,928	10,075
Health	738,354	143,724
Labour and Consumer Services	51,271	10,953
Municipal Affairs, Recreation and Culture	144,690	—
Parks	10,701	—
Regional Development	9,664	—
Social Services and Housing	398,018	50,361
Solicitor General	40,872	14,017
Tourism and Provincial Secretary	24,409	10,364
Transportation and Highways	1,770,201	122,947
	5,768,293	607,302

PRE-RETIREMENT LEAVE
(50% SICK BANK ACCUMULATION)

SCHEDULE NO. 3

STATISTICAL SUMMARY OF NUMBER OF EMPLOYEES RECEIVING BENEFITS — BY MINISTRY

For the Year
April 1, 1988 to March 31, 1989

Ministry	Cash Payment	Time-Off
Advanced Education and Job Training	3	—
Agriculture and Fisheries	26	5
Attorney General	180	30
Crown Lands	—	1
Economic Development (MIBI)	8	—
Education	15	2
Energy, Mines and Petroleum Resources	21	1
Environment	72	19
Finance and Corporate Relations	24	2
Forests	184	33
Government Management Services	21	7
Health	209	44
Labour and Consumer Services	14	9
Municipal Affairs, Recreation and Culture	41	6
Parks	1	—
Regional Development	—	6
Social Services and Housing	132	29
Solicitor General	3	7
Tourism and Provincial Secretary	12	1
Transportation and Highways	424	90
	1,390	292

PRE-RETIREMENT LEAVE
(50% SICK BANK ACCUMULATION)

SCHEDULE NO. 4

FINANCIAL SUMMARY — BY MINISTRY

For the Year
April 1, 1988 to March 31, 1989

Ministry	Cash Payment	Time-Off
	$	$
Advanced Education and Job Training	26,695	—
Agriculture and Fisheries	172,255	57,966
Attorney General	1,134,619	177,205
Crown Lands	—	16,477
Economic Development (MIBI)	43,347	—
Education	66,865	26,326
Energy, Mines and Petroleum Resources	150,114	9,368
Environment	747,852	176,576
Finance and Corporate Relations	95,468	7,917
Forests	1,783,409	388,298
Government Management Services	89,212	33,073
Health	963,202	261,902
Labour and Consumer Services	68,715	64,762
Municipal Affairs, Recreation and Culture	263,175	85,250
Parks	8,318	—
Regional Development	—	72,782
Social Services and Housing	625,276	148,539
Solicitor General	39,880	75,414
Tourism and Provincial Secretary	65,535	10,879
Transportation and Highways	2,500,320	586,419
	8,844,257	2,199,153

GRAND TOTAL: $11,043,410

Queen's Printer for British Columbia©
Victoria, 1990